

Are You Trustworthy?

There are many different types of trusts to accomplish specific retirement and estate planning goals. Unfortunately, many people don't ever consider the use of trusts because of the perception that they are only for the ultra wealthy. Actually, trusts are used by millions of people who just simply care about what happens to their wealth once they pass away.

So, are you trustworthy?

Because of all the rule and distribution changes made to IRAs and other types of retirement accounts over the last several years, the Inherited IRA Trust has become more

Retirement & Estate Planning



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popular recently. An Inherited IRA Trust is a special type of revocable living trust that is designed to hold your IRA accounts for the benefit of your loved ones after your death. The two major benefits of the IRA trust are protection and control.

Many times, an IRA is one of the largest assets passed on to beneficiaries. Unfortunately, the inheritance of such large sums of money by children or other heirs can cause problems. The Supreme Court ruled last year that Inherited IRAs are not protected from bankruptcy. Plus, many people are concerned about losing their IRA wealth to their heirs' creditors, divorce, taxes, or reckless spending. So, many IRA owners look for better ways to safeguard this money for their heirs.

An IRA Trust offers protection against these issues, and gives the owner the ability to maintain some control of the funds after they pass away regarding how and when the money is distributed to their heirs.

Unfortunately, many people are unaware of the IRA trust and its benefits. To learn more about this and the many ways it can be used, join me next week on the **It's Your Money Show** where we will discuss these issues in more detail. The show airs on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022**, **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

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